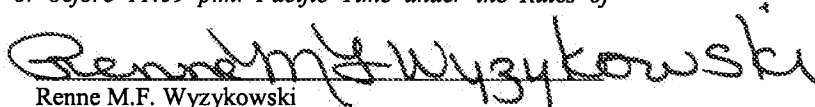


PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office on August 16, 2007 at or before 11:59 p.m. Pacific Time under the Rules of 37 CFR § 1.8.


Renne M.F. Wyzykowski

Appl No. : 09/928,036 Confirmation No. 5221
Applicant : Adi Harari
Filed : August 8, 2001
Title : METHODS AND SYSTEMS FOR AUTOMATED LOAN
ORIGINATION, PROCESSING AND APPROVAL
TC/A.U. : 3692
Examiner : Timothy M. Harbeck
Docket No. : 45388/G453
Customer No. : 23363

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
August 16 2007

Commissioner:

In response to the Office action of February 16, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.